

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Fitzpatrick, et al.      CONFIRMATION NO.: 3242  
SERIAL NO.: 09/696,693      GROUP NO.: 3692  
FILING DATE: October 25, 2000      EXAMINER: Siegfried E. Chencinski  
TITLE: SYSTEM FOR PROVIDING FINANCIAL SERVICES

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**STATEMENT OF THE SUBSTANCE OF THE INTERVIEW**

Sir:

Pursuant to M.P.E.P. § 713.04, Applicants hereby make the following statement describing the substance of a telephonic interview that occurred on July 17, 2008, in the above-identified application. Examiner Siegfried E. Chencinski and the undersigned participated in the interview. No exhibits or demonstrations were presented.

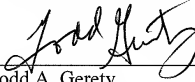
Substance of the interview was based on the arguments made in the Amendment responsive to the January 15, 2008 Office Action which was filed with the United States Patent and Trademark Office on June 16, 2008.

During the interview, the Examiner stated that the submission already filed would be considered in the ordinary course of his review.

Although no fee is believed due in connection with this paper, the Commissioner is authorized to charge any required fees to Deposit Account No. 50-3081.

Applicants' undersigned attorney may be reached by telephone at (617) 526-9655.  
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Respectfully submitted,



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Date: August 14, 2008  
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